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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Paul A Holmes : CASE NO. 16-18005

Debtor : HONORABLE VINCENT F PAPALIA

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**ATTORNEY'S RESPONSE TO TRUSTEE'S CERTIFICATION OF DEFAULT**

I, Russell L. Low, hereby certify the following:

1. I represent the debtor, Paul A Holmes in this bankruptcy proceeding.
2. On February 18, 2020 a Trustee's Certification of Default was entered because the debtor is delinquent in the amount of \$580.00.
3. Several attempts were made to reach out to the debtor in order to file a timely position.
4. At this time, I am respectfully requesting for the opportunity to reach out to my client and resolve said matter.

Date: March 3, 2020

/s/ Russell L. Low  
**RUSSELL L. LOW, ESQ.**  
Attorney for Debtor